

ABSTRACT

A system is provided that includes a party file having a plurality of party records with each of the plurality of party records having party information relating to one of a plurality of parties. Also included is an account file having a plurality of account records with each of the plurality of account records having account information relating to one of a plurality of accounts. Each of the plurality of account records also includes a link to at least one of the plurality of party records. Finally, a transaction file is included having a plurality of transaction records with each of the plurality of transaction records having transaction information relating to one of a plurality of transactions. Each of the plurality of transaction records includes a link to one of the plurality of account records.